

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NANCY J. MILES

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-20596 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/19/2018 and confirmed on 4/2/18 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		85,386.78
Less Refunds to Debtor	3.59	
TOTAL AMOUNT OF PLAN FUND		85,383.19

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	3,832.50	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,832.50

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR C	0.00	52,126.26	0.00	52,126.26
	Acct: 2601				
	WELLS FARGO BANK NA	3,326.05	3,326.05	0.00	3,326.05
	Acct: 9399				
	PRA/PORTFOLIO RECOVERY ASSOC	8,719.02	8,719.02	1,303.29	10,022.31
	Acct: 9667				
					65,474.62

Priority					
	DAI ROSENBLUM ESQ	0.00	0.00	0.00	0.00
	Acct:				
	NANCY J. MILES	0.00	0.00	0.00	0.00
	Acct:				
	NANCY J. MILES	3.59	3.59	0.00	0.00
	Acct:				
	DAI ROSENBLUM ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	8,789.69	8,789.69	0.00	8,789.69
	Acct: 4836				
	RONDA J WINNECOUR TRUSTEE/CLERK	522.24	522.24	0.00	522.24
	Acct: XXXXXXXXXEAVY				
					9,311.93

Unsecured					
	HC PROCESSING CENTER	3,212.72	3,212.72	0.00	3,212.72
	Acct: 2380				
	ALLY BANK**	12,631.83	137.39	0.00	137.39
	Acct: 3018				
	AMERICAN HONDA FINANCE CORP*	0.00	0.00	0.00	0.00
	Acct: 4082				
	MIDLAND FUNDING LLC	2,213.79	24.08	0.00	24.08
	Acct: 7444				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00

18-20596 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	GRASSY SPRAIN GROUP INC	13,322.44	144.90	0.00	144.90
Acct: 4836					
	MERRICK BANK	3,023.70	32.89	0.00	32.89
Acct: 0859					
	PRA RECEIVABLES MANAGEMENT LLC - /	3,339.12	36.32	0.00	36.32
Acct: 5763					
	RICHARD LEAVY++	0.00	0.00	0.00	0.00
Acct:					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 3692					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 8165					
	UPMC HEALTH SERVICES	11,769.95	128.02	0.00	128.02
Acct: 4836					
	WELLS FARGO BANK NA	999.23	10.87	0.00	10.87
Acct: 9399					
	INTERNAL REVENUE SERVICE*	1,691.09	18.39	0.00	18.39
Acct: 4836					
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	343.01	3.73	0.00	3.73
Acct: 3241					
	UPMC PHYSICIAN SERVICES	1,363.36	14.83	0.00	14.83
Acct: 4836					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 8165					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	CBCS	0.00	0.00	0.00	0.00
Acct:					
	MCCARTHY BURGESS & WOLFF	0.00	0.00	0.00	0.00
Acct:					
	P AND B CAPITAL GROUP LLC	0.00	0.00	0.00	0.00
Acct:					
	ROI/RECEIVABLES OUTSOURCING INC	0.00	0.00	0.00	0.00
Acct:					
					3,764.14

TOTAL PAID TO CREDITORS

78,550.69

TOTAL CLAIMED

PRIORITY 9,311.93

SECURED 12,045.07

UNSECURED 53,910.24

Date: 04/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

NANCY J. MILES

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-20596 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Nancy J. Miles
Debtor

Case No. 18-20596-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 27, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2023:

Recip ID	Recipient Name and Address
db	+ Nancy J. Miles, 225 Oakvale Blvd., Butler, PA 16001-3517
cr	First Associates Loan Servicing, LLC, as agent for Mktplc LG Trust, PO Box 503430, San Diego, CA 92150-3430
14776398	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court., American Honda Finance Corp., 201 Little Falls Drive, Wilmington, DE 19808
14776400	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14799776	First Associates Loan Servicing, LLC, as agent for Mktplc LG Trust, P.O. Box 503430, San Diego, CA 92150-3430
14776405	Loan Depot, P.O. Box 504125, San Diego, CA 92150-4125
14776406	+ McCarthy, Burgess, and Wolff, Inc., 26000 Cannon Road, Bedford, OH 44146-1807
14776408	Mr. Cooper (formerly Nationstar), P.O. Box 650783, Dallas, TX 75265-0783
14776411	+ Richard J. Leavy, 111 N. Euclid Avenue, Parker, PA 16049-7313

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2023 23:37:11	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 27 2023 23:28:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14779593	Email/Text: ally@ebn.phinsolutions.com	Apr 27 2023 23:28:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14776397	+ Email/Text: ally@ebn.phinsolutions.com	Apr 27 2023 23:28:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14776399	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2023 23:36:57	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
15148310	+ Email/Text: tg@purchasedebt.com	Apr 27 2023 23:28:00	GRASSY SPRAIN GROUP, INC., 9858 CLINT MOORE RD STE C-11 #217, BOCA RATON, FL 33496-1034
14776402	Email/Text: bankruptcy@hccredit.com	Apr 27 2023 23:29:00	HC Processing Center, P.O. Box 829, Springdale, AR 72765-0829
14776403	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 27 2023 23:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14776401	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 27 2023 23:37:09	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14819833	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 27 2023 23:37:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14807410	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2023 23:29:00	MIDLAND FUNDING LLC, PO BOX 2011,

District/off: 0315-2

User: auto

Page 2 of 3

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			Warren MI 48090-2011
14776407	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 27 2023 23:36:57	Merrick Bank, 10705 S. Jordan Gtwy., Ste. 200, South Jordan, UT 84095-3977
14794297	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 27 2023 23:28:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14791944	Email/PDF: cbp@onemainfinancial.com	Apr 27 2023 23:36:57	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14776409	Email/PDF: cbp@onemainfinancial.com	Apr 27 2023 23:37:03	One Main Financial, Bankruptcy Department, P.O. Box 140489, Irving, TX 75014-0489
14776410	Email/Text: ksoto@pandbcapitalgroup.com	Apr 27 2023 23:28:00	P & B Capital Group, LLC, 455 Center Road, Buffalo, NY 14224
14832330	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2023 23:36:59	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14777120	+ Email/PDF: rmscedi@recoverycorp.com	Apr 27 2023 23:37:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14801584	+ Email/Text: ebnpeoples@grblaw.com	Apr 27 2023 23:28:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14776413	+ Email/Text: info@bolderhealthcare.com	Apr 27 2023 23:28:00	ROI, P.O. Box 549, Lutherville Timonium, MD 21094-0549
14776414	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2023 23:37:03	Synchrony Bank/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
14776415	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2023 23:37:03	Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
14776416	^ MEBN	Apr 27 2023 23:23:46	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
14816661	^ MEBN	Apr 27 2023 23:24:14	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14816575	^ MEBN	Apr 27 2023 23:23:58	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14777990	Email/Text: bankruptcynotices@vivecard.com	Apr 27 2023 23:28:00	HC Processing Center, P.O. Box 268808, Oklahoma City, OK 73126-8808
14776417	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 27 2023 23:36:58	WFF Nat Bank, 800 Walnut St., Des Moines, IA 50309-3504
14795288	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 27 2023 23:36:58	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14785668	*	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14776404	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Ave, Pittsburgh, PA 15222-4107
15006088	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14776412	*+	Richard J. Leavy, 111 N. Euclid Ave., Parker, PA 16049-7313

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 27, 2023

Form ID: pdf900

Total Noticed: 37

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Debtor Nancy J. Miles dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 5